

FILED  
2/7/24 12:34 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

George T. Michael, II

Jennifer A. Costolo-Michael,

Debtor(s).

)  
)  
)  
)  
)  
X

Case No. 23-21455 GLT

Chapter 13

Related Dkt. No.52

AMENDED STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated **July 3, 2023**
- ☐ Amended Chapter 13 Plan dated :

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor(s) Plan payments shall be changed from **\$2,208** to **\$2,140** per month, effective **1/24** ; and/or the Plan term shall be changed from \_\_\_\_ months to \_\_\_\_ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- PNC CL #19 gov @ pif with payment tbd by Trustee
  - Capital One CL #8 govern as to amt, pd @ 9.25%; w/ payment tbd by Trustee
  - Ford CL #17 gov as to amt and interest, to be pif; w/ payment tbd by Trustee
  - PNC CL #18 gov
  - Unsecured pool remains at \$4,500.00

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a de novo hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 7th day of February, 2024

  
\_\_\_\_\_  
United States Bankruptcy Judge

Stipulated by:

/s/ Kenneth Steidl  
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
George T. Michael, II  
Jennifer A. Costolo-Michael  
Debtors

Case No. 23-21455-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 07, 2024

User: auto  
Form ID: pdf900

Page 1 of 5  
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ George T. Michael, II, Jennifer A. Costolo-Michael, 1024 North Pine Ridge Road, Lemont Furnace, PA 15456-1276
15617398	+ Demetrios Tsarouhis, 21 South 9th Street, Allentown, PA 18102-4861
15616415	+ Fayette Cardiology, PO Box 910, Uniontown, PA 15401-0910
15616427	+ Mariner Finance, 5611 Ringgold Rd, Chattanooga, TN 37412-3150
15616429	+ Michael F. Ratchford, Esq., Ratchford Law Group, 54 Glenmaura National Blvd, Suite 104, Moosic, PA 18507-2161
15616463	+ Unifund CCR LLC, c/o Demetrios Tsarouhis, Esq., 21 South 9th St., Allentown, PA 18102-4861
15617399	+ Unifund CCR, LLC, Tsarouhis Law Group LLC, 21 South 9th Street, Allentown, PA 18102-4861
15616464	+ Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596
15616465	WVU Health System, PO Box 896, Morgantown, WV 26507-0896

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 08 2024 00:10:15	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15616401	+ Email/Text: backoffice@affirm.com	Feb 07 2024 23:59:00	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15616399	+ Email/Text: backoffice@affirm.com	Feb 07 2024 23:59:00	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
15616403	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 07 2024 23:58:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15616402	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 07 2024 23:58:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
15616406	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 08 2024 00:10:15	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15616404	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 08 2024 00:10:13	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15616408	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 08 2024 00:10:08	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15620815	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 08 2024 00:10:21	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15618821	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 08 2024 00:10:16	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15616409	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 07 2024 23:58:00	Comenity Capital/Gamestop, Po Box 182120, Columbus, OH 43218-2120
15616410	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 07 2024 23:58:00	Comenity Capital/Gamestop, Attn: Bankruptcy, Po

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Feb 07, 2024

Form ID: pdf900

Total Noticed: 69

			Box 182125, Columbus, OH 43218-2125
15616412	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 08 2024 00:10:06	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15616411	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 08 2024 00:10:13	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15618290	Email/Text: mrdiscen@discover.com	Feb 07 2024 23:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15616413	+ Email/Text: mrdiscen@discover.com	Feb 07 2024 23:58:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15616414	+ Email/Text: mrdiscen@discover.com	Feb 07 2024 23:58:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15616416	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Feb 07 2024 23:59:00	FEB Destiny, PO Box 4499, Beaverton, OR 97076-4499
15616418	Email/Text: eblymiller@fidelitycollections.com	Feb 07 2024 23:58:00	Fidelity National Collections, Div Fidelity Properties, Inc., 885 S. Sawburg Ave., Suite 103, Alliance, OH 44601-5905
15633187	Email/Text: EBNBKNOT@ford.com	Feb 07 2024 23:59:00	Ford Motor Credit Company, LLC, P.O. Box 62180, Colorado Springs, CO 62180
15616419	Email/Text: EBNBKNOT@ford.com	Feb 07 2024 23:59:00	Ford Motor Credit, Po Box 542000, Omaha, NE 68154-8000
15616421	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Feb 07 2024 23:59:00	Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15616420	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Feb 07 2024 23:59:00	Genesis FS Card, Po Box 4499, Beaverton, OR 97076-4499
15616423	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Feb 07 2024 23:59:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15616422	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Feb 07 2024 23:59:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
15635884	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 07 2024 23:59:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15616424	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 07 2024 23:59:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15616458	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Feb 07 2024 23:58:00	State Farm Bank, PO Box 2313, Bloomington, IL 61702
15617615	Email/PDF: resurgentbknotifications@resurgent.com	Feb 08 2024 00:10:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15616426	+ Email/Text: EBNBKNOT@ford.com	Feb 07 2024 23:59:00	Lincoln Automotive Fin, Attn: Bankrutcy, Po Box 54200, Omaha, NE 68154-8000
15630544	+ Email/Text: bankruptcy@marinerfinance.com	Feb 07 2024 23:58:00	Mariner Finance LLC., 8211 Town Center Dr, Nottingham, MD 21236-5904
15616428	+ Email/Text: pitbk@weltman.com	Feb 07 2024 23:58:00	Matthew D. Urban, Esq., Weltman, Weinberg & Reis Co., LPA, 436 Seventh Avenue, SUite 2500, Pittsburgh, PA 15219-1842
15632666	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 07 2024 23:58:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15616430	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 07 2024 23:58:00	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
15616434	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 07 2024 23:58:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15616438	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 07 2024 23:58:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Feb 07, 2024

Form ID: pdf900

Total Noticed: 69

			92193-9069
15616437	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 07 2024 23:58:00	Midland Funding/Midland Credit Mgmt, 320 East Big Beaver, Troy, MI 48083-1271
15616441	+ Email/Text: electronicbkydocs@nelnet.net	Feb 07 2024 23:59:00	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
15616439	+ Email/Text: electronicbkydocs@nelnet.net	Feb 07 2024 23:59:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15619322	+ Email/Text: ECMCBKNotices@ecmc.org	Feb 07 2024 23:58:00	Nelnet on behalf of College Assist, College Assist, PO Box 16358, St. Paul, MN 55116-0358
15616443	+ Email/PDF: cbp@omf.com	Feb 08 2024 00:10:05	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
15616444	Email/Text: bankruptcies@penncredit.com	Feb 07 2024 23:58:00	Penn Credit, 2800 Commerce Drive, Harrisburg, PA 17110
15616445	Email/Text: bankruptcies@penncredit.com	Feb 07 2024 23:58:00	Penn Credit, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108
15616446	Email/Text: Bankruptcy.Notices@pnc.com	Feb 07 2024 23:58:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15635434	Email/Text: Bankruptcy.Notices@pnc.com	Feb 07 2024 23:58:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
15616449	Email/Text: Bankruptcy.Notices@pnc.com	Feb 07 2024 23:58:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15616447	Email/Text: Bankruptcy.Notices@pnc.com	Feb 07 2024 23:58:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15616450	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 08 2024 00:10:21	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15636112	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 08 2024 00:10:13	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15616454	+ Email/Text: BKMailbox@QVC.com	Feb 07 2024 23:58:00	QVC, 1200 Wilson Drive, West Chester, PA 19380-4262
15622135	Email/Text: bnc-quantum@quantum3group.com	Feb 07 2024 23:58:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15616455	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 08 2024 00:10:16	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15616457	Email/Text: bankruptcy@snapfinance.com	Feb 07 2024 23:58:00	Snap Finance, 1193 West 2400, Salt Lake City, UT 84119
15616459	+ Email/Text: bankruptcy@sw-credit.com	Feb 07 2024 23:58:37	SWC Group, 4120 International Parkway, Carrollton, TX 75007-1957
15616456	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 07 2024 23:59:00	Santander, PO Box 961245, Fort Worth, TX 76161-0244
15635887	+ Email/Text: bncmail@w-legal.com	Feb 07 2024 23:58:00	Scolopax, LLC, c/o Weinstein & Riley, PS, 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
15616461	+ Email/Text: bncmail@w-legal.com	Feb 07 2024 23:58:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15616460	+ Email/Text: bncmail@w-legal.com	Feb 07 2024 23:58:00	Target Nb, Po Box 673, Minneapolis, MN 55440-0673
15616462	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Feb 07 2024 23:59:00	The Bank of Missouri, PO Box 4499, Beaverton, OR 97076-4499
15630741	Email/Text: BNCnotices@dcmservices.com	Feb 07 2024 23:58:00	WVU Medicine, PO Box 1123, Minneapolis, MN 55440-1123

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Feb 07, 2024

Form ID: pdf900

Total Noticed: 69

TOTAL: 60

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ford Motor Credit Company LLC
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15616400	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
15616407	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15616405	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15616417	*+	FEB Destiny, PO Box 4499, Beaverton, OR 97076-4499
15616425	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15616431	*+	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
15616432	*+	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
15616433	*+	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
15616435	*+	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15616436	*+	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15616442	*+	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
15616440	*+	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15616448	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15616451	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15616452	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15616453	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502

TOTAL: 2 Undeliverable, 17 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Ford Motor Credit Company LLC pitecf@weltman.com gmasterson@weltman.com
Kenneth Steidl	on behalf of Joint Debtor Jennifer A. Costolo-Michael julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st eidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Kenneth Steidl	

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Feb 07, 2024

Form ID: pdf900

Total Noticed: 69

on behalf of Debtor George T. Michael II julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st  
eidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Maribeth Thomas

on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A., c/o AIS Portfolio Services, LLC  
mthomas@tuckerlaw.com, maribeth.thomas@gmail.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7